

FORM B1 United States Bankruptcy Court <u>Northern</u> District of <u>New York</u>		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <u>Cavanaugh, Douglas Matthew</u>		Name of Joint Debtor (Spouse) (Last, First, Middle): <u>Cavanaugh, Mary Assunta</u>
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <u>2834</u>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <u>9523</u>
Street Address of Debtor (No. & Street, City, State & Zip Code): <u>4328 Murphy Rd</u> <u>Binghamton, NY 13903</u>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <u>4328 Murphy Rd</u> <u>Binghamton, NY</u> <u>13903</u>
County of Residence or of the Principal Place of Business: <u>Broome</u>		County of Residence or of the Principal Place of Business: <u>Broome</u>
Mailing Address of Debtor (if different from street address): 		Mailing Address of Joint Debtor (if different from street address):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s)
 ☐ Railroad
☐ Corporation
 ☐ Stockbroker
☐ Partnership
 ☐ Commodity Broker
☐ Other _____
 ☐ Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)**

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒
- Consumer/Non-Business
- ☐
- Business

Filing Fee (Check one box)

- ☐ Full Filing Fee attached
- ☒ Filing Fee to be paid in installments (Applicable to individuals only)
Must attach signed application for the court's consideration
certifying that the debtor is unable to pay fee except in installments.
Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over

[illegible]

Estimated Debts							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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U.S. DISTRICT COURT
S.D. OF NY
LITICA

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): <i>Douglas + Mary Carunaugh</i>	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X *Douglas M. Carunaugh*
Signature of Debtor

X *Mary A. Carunaugh*
Signature of Joint Debtor

607-7242655
Telephone Number (If not represented by attorney)

8-10-05
Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X _____
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No

Signature of Attorney

X _____
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK**

In re Douglas & Mary Cavanaugh,)

[Set forth here all names including married, maiden, and trade
names used by debtor within last 6 years.])

Debtor)

Case No.)

Chapter 13)

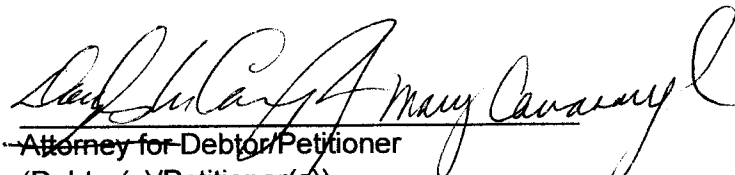
Employer's Tax Identification (EIN) No(s)[if any] _____)

Last four digits of Social Security No(s). [if any] 2834
9523)

CERTIFICATION OF MAILING MATRIX

I, (we), Douglas and Mary Cavanaugh, the attorney for
the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify
under the penalties of perjury that the above/attached mailing matrix has been
compared to and contains the names, addresses and zip codes of all persons and
entities, as they appear on the schedules of liabilities/list of creditors/list of equity
security holders, or any amendment thereto filed herewith.

Dated: 8-10-05


Attorney for Debtor/Petitioner
(Debtor(s)/Petitioner(s))

Mailing Matrix

Creditor	Address	Misc.
American General	P.O. Box 70818 Charlotte, NC 28272-0818	Consumer Debt
Boskov	P.O. Box 4274 Reading, PA 19606	Consumer Debt
Chase Visa	P.O. Box 15650 Wilmington, DE 19886-5650	Consumer Debt
Citifinancial	P.O. Box 6931 The Lakes, NV 88901-6931	Mortgage Debt
Home Depot	P.O. Box 689100 Des Moines, IA 50368-91	Consumer Debt
JCPenney	P.O. Box 96001 Orlando, FL 32896-0001	Consumer Debt
Musician Friend (GE Money Bank)	P.O. Box 960061 Orlando, FL 32896-0061	Consumer Debt
Sam's Club	P.O. Box 4596 Carol Stream, IL 60197-4596	Consumer Debt
Sears	P.O. Box 182149 Columbus, OH 43218-2149	Consumer Debt